Case 16-30186-KRH Doc 6 Filed 01/21/16 Entered 01/22/16 00:23:50 Desc Imaged

Information	to identify the case:	Page 1 of 5	
Debtor 1	Anthony Mark Schadeberg	Social Security number or ITIN xxx-xx-0480	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	
		EIN	
United States B	ankruptcy Court Eastern District of Virginia	Date case filed for chapter 7 January 15, 2016	
Case number:	16-30186-KRH		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

AAICI	with the court.				
		About Debtor 1:	About Debtor 2:		
1.	Debtor's full name	Anthony Mark Schadeberg			
2.	All other names used in the last 8 years	aka Mark Schadeberg			
3.	Address	3111 Chesco Road Richmond, VA 23234			
4.	Debtor's attorney Name and address	James Bradley Winder Jr. FerrisWinder PLLC 530 East Main Street, Suite 1020 Richmond, VA 23219	Contact phone 804–767–1800 Email: <u>jbwinder@ferriswinder.com</u>		
5.	Bankruptcy trustee Name and address	Bruce H. Matson LeClair Ryan, A Professional Corporation 919 East Main Street 24th Floor Richmond, VA 23219	Contact phone (804) 783–2003 Email: <u>bhmtrustee@leclairryan.com</u>		

For more information, see page 2 >

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Debtor Anthony Mark Schadeberg

Case number 16-30186-KRH

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

701 East Broad Street Richmond, VA 23219

Hours open Monday – Friday, 9:00~AM-4:00~PM ET, except on holidays.

Contact phone 804-916-2400

For the Court:

Location:

Clerk of the Bankruptcy Court: William C. Redden

Date: January 19, 2016

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

February 16, 2016 at 11:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219–1885

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to Filing deadline: April 18, 2016 challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from dischargeunder 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. **Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

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Debtor Anthony Mark Schadeberg

12. Exempt property

13. Local Rule Dismissal

14. Payment of Fees for Richmond Case and

Adversary Filing and

Warning

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.

Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to

exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized

Miscellaneous Requests non-debtor's credit card. Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @www.vaeb.uscourts.gov)

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 3

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Certificate of Notice Page 4 of 5 United States Bankruptcy Court Eastern District of Virginia

In re:
Anthony Mark Schadeberg
Debtor

13207224

Horizoncrd,

Case No. 16-30186-KRH Chapter 7

TOTALS: 2, * 0, ## 0

CERTIFICATE OF NOTICE

District/off: 0422-7 User: bullockn Page 1 of 2 Date Rcvd: Jan 19, 2016 Form ID: 309A Total Noticed: 31

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 21, 2016.
db
                 +Anthony Mark Schadeberg,
                                                 3111 Chesco Road,
                                                                       Richmond, VA 23234-2309
                ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099

(address filed with court: Mabt/Contfin, 121 Continental Dr Ste 1, Newark, DE 19713-0000)
13207227
                 Delbert Services/Consu, +Ginnys, 1112 7th Ave, Monroe, WI 53566-1364 +Merchants Credit Guide. 223 W Jackson Blvd Ste 4 Chicago II 60606-6914
13207221
13207223
                 +Merchants Credit Guide,
                                               223 W Jackson Blvd Ste 4,
13207228
13207230
                 +Mobiloansllc, Po Box 1409, Marksville, LA 71351-1409
                 +Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
+Mwinvest, 6348 E Va Beach Blvd, Norfolk, VA 23502-2827
13207231
13207232
                 +Pioneermcb, 4000 S Eastern Ave Ste 3, Las Vegas, NV 89119-0824 +Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
13207234
                                 1112 7th Ave,
13207238
                 +Through The Country Do, 1112 7th Ave, Monroe, WI 53506-1364
+United Tranzactions, 2811 Corporate Way, Miramar, FL 33025-3972
13207243
13207244
                                 Customer Service One Millennium Dri,
13207245
                  Usa Credit,
                                                                              Uniontown, PA 15401-0000
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: jbwinder@ferriswinder.com Jan 20 2016 01:57:24 James Bradley Winder, Jr.,
                   FerrisWinder PLLC, 530 East Main Street, Suite 1020, Richmond, VA 23219
                 +EDI: QBHMATSON.COM Jan 20 2016 01:48:00 Bruce H. Matson,
tr
                   LeClair Ryan, A Professional Corporation,
                                                                    919 East Main Street,
                                                                                                 24th Floor,
                   Richmond, VA 23219-4622
13207217
                 +E-mail/Text: bankruptcy@rentacenter.com Jan 20 2016 01:58:22
                                                                                           Acceptance Now.
                 5501 Headquarters Dr, Plano, TX 75024-5837
+EDI: TSYS2.COM Jan 20 2016 01:48:00 Barcla Wilmington, DE 19801-5014
                                                               Barclays Bank Delaware, 125 S West St,
13207218
13207220
                 +EDI: RCSFNBMARIN.COM Jan 20 2016 01:48:00
                                                                      Credit One Bank Na, Po Box 98875,
                   Las Vegas, NV 89193-8875
13207222
                 +EDI: AMINFOFP.COM Jan 20 2016 01:48:00
                                                                   First Premier Bank, 601 S Minnesota Ave,
                   Sioux Falls, SD 57104-4868
13207225
                  EDI: JEFFERSONCAP.COM Jan 20 2016 01:48:00
                                                                       Jefferson Capital Syst, 16 Mcleland Rd,
                   Saint Cloud, MN 56303-0000
                 +EDI: RESURGENT.COM Jan 20 2016 01:48:00 Lvnv Funding Llc, Po Box 10497,
13207226
                 Greenville, SC 29603-0497
+EDI: MERRICKBANK.COM Jan 20 2016 01:48:00
13207229
                                                                     Merrick Bank, Po Box 9201,
                   Old Bethpage, NY 11804-9001
13207233
                 +E-mail/Text: ABENTLEY@OKINUS.COM Jan 20 2016 01:57:29
                                                                                   Okinus Inc, 157 West Railrd St,
                   Pelham, GA 31779-1631
                                                            Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
                 +EDI: PRA.COM Jan 20 2016 01:48:00
13207235
                   Norfolk, VA 23502-4962
13207236
                  EDI: AGFINANCE.COM Jan 20 2016 01:48:00
                                                                    Springleaf Financial S,
                                                                                                601 Nw 2nd St,
                   Evansville, IN 47708-0000
13207237
                  EDI: AGFINANCE.COM Jan 20 2016 01:48:00
                                                                    Springleaf Financial S. 9699 W Broad St Ste B.
                   Glen Allen, VA 23060-0000
                 +EDI: RMSC.COM Jan 20 2016 01:48:00
13207239
                                                               Syncb/Amazon, Po Box 965015, Orlando, FL 32896-5015
13207240
                 +EDI: RMSC.COM Jan 20 2016 01:48:00
                                                               Syncb/Care Credit, 950 Forrer Blvd,
                   Kettering, OH 45420-1469
13207241
                 +EDI: RMSC.COM Jan 20 2016 01:48:00
                                                               Syncb/Paypal Smart Con, Po Box 965005,
                   Orlando, FL 32896-5005
                                                              Syncb/Walmart, Po Box 965024,
13207242
                 +EDI: RMSC.COM Jan 20 2016 01:48:00
                                                                                                     Orlando, FL 32896-5024
13207246
                 +EDI: BLUESTEM.COM Jan 20 2016 01:48:00
                                                                  Webbank/Fingerhut, 6250 Ridgewood Rd,
                   Saint Cloud, MN 56303-0820
                                                                                                         TOTAL: 18
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                        00000-0000
13207219
                  Cfc,
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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District/off: 0422-7 User: bullockn Page 2 of 2 Date Rcvd: Jan 19, 2016

Form ID: 309A

Total Noticed: 31

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2016 at the address(es) listed below:

Bruce H. Matson bhmtrustee@leclairryan.com, bmatson@ecf.epiqsystems.com

James Bradley Winder, Jr. on behalf of Debtor Anthony Mark Schadeberg jbwinder@ferriswinder.com,

bfrazier@ferriswinder.com;rwferris@ferriswinder.com;fwecfmail@gmail.com

TOTAL: 2